



And Its Affiliate HealthKeepers, Inc.

Anthem Blue Cross and Blue Shield  
P.O. Box 27401  
Richmond, VA 23279-7401

<Subscriber first name> <Subscriber last name>  
<Member address>  
<Member city>, <state> <zip>

<date in June 1, 2023, format>

## <Subscriber First>, Mid-Atlantic Women's Care is planning to leave your health plan's network

Mid-Atlantic Women's Care, PLC ("Mid-Atlantic Women's Care") plans to end their contract with us and leave your plan's network starting August 1, 2023. Despite the notice of termination by Mid-Atlantic Women's Care, we remain open to further discussions in hopes of coming to an agreement. We want to make sure you know what to expect in case we can't reach an agreement.

Mid-Atlantic Women's Care consists of the following medical groups:

- Center for Women's Health
- Chesapeake Women's Care
- Complete Women's Care
- Gynecology Specialists
- Harrisonburg OB GYN Associates, PC
- Obstetrics & Gynecology Associates of Hampton
- Peninsula Women's Care
- Physicians to Women, Inc.
- Specialists for Women
- The Group for Women
- Tidewater Physicians for Women
- TotalCare for Women
- Virginia Beach Obstetrics & Gynecology
- Virginia Center for Women
- West End Obstetrics & Gynecology, PC
- Williamsburg Obstetrics & Gynecology
- WomanCare Centers

Anthem negotiates contracts with doctors and hospitals to make sure you have access to a network of care providers who have agreed to our payment rates and other important contract terms. This helps make premiums more affordable and lowers your out-of-pocket costs. Any unreasonable rate increases can affect overall insurance rates in your community, and can also increase out-of-pocket costs.

### Plan details

**Mid-Atlantic Women's Care may leave your plan's network August 1, 2023.**

#### **Do you have questions or need help?**

Please call the Member Services number on your ID card.

#### **What if you have an emergency?**

Call 911 or go to the nearest emergency room. Your plan covers care you receive at any hospital if you are having an emergency. You'll pay your plan's in-network copay or percentage of the cost for emergency care.

Urgent care centers are a lower-cost option when you need care for a non-life-threatening condition.

### **You'll pay more if you keep seeing Mid-Atlantic Women's Care doctors**

If Mid-Atlantic Women's Care chooses to end their contract with us, they will be out of network after July 31, 2023. That means you'll pay more, or all, of the costs for care you receive from them. Some plans only cover care from doctors in the plan's network, except in emergencies. Check your plan details to find out what your plan covers. Even if your plan includes out-of-network benefits, your cost for the care will be higher.

You'll also have to pay your out-of-network doctor directly. If you or your doctor file a claim with us, we'll reimburse you for covered care and you'll have to pay the doctor.

### **Keep your costs lower by finding a doctor in your plan's network**

It's up to you to choose which doctor you see, but choosing one in your plan will cost you less. Your plan's network includes a wide selection of doctors and other healthcare professionals near you. You can find doctors and care facilities in your plan using the Find Care feature on the Sydney<sup>SM</sup> Health app or by logging in to **anthem.com**. If you need help, call us at the Member Services number on your ID card.

### **There may be exceptions. You may be able to keep seeing your Mid-Atlantic Women's Care doctor.**

Your plan may cover care you receive from your Mid-Atlantic Women's Center doctor for a limited time if you're receiving certain types of care. Under federal law, this includes care if you are:

- Pregnant.\*
- In treatment for a serious and complex condition. This can be a sudden (acute) illness that requires specialized treatment to avoid death or permanent harm. It can also be an ongoing (chronic) illness that is life threatening or potentially disabling and requires specialized care over a long period of time.
- In a hospital or other inpatient facility.
- Scheduled for nonelective surgery by your current doctor, including your post-operative care for the surgery.
- Terminally ill.

### **\*You may not have to change doctors if you're pregnant**

In addition to federal law, your plan may allow you to stay with your doctor for a limited time if you're receiving certain types of care or if you're currently pregnant and a Mid-Atlantic Women's Care doctor has been providing your pregnancy-related care. This includes pre- and post-natal care, diagnostic testing such as ultrasound and fetal monitoring, and hospital care.

Call the Member Services number on your ID card to learn more about continuing care with your current doctor.

### **What happens next?**

We want to assure you that we're working in good faith to reach an agreement with Mid-Atlantic Women's Care before August 1, 2023. We value our longstanding business relationship with them. We also value the confidence and trust our members have placed in us — more than 3 million Virginians depend on us for the peace of mind that comes with affordable and dependable healthcare coverage.

For updates, please visit [anthem.com/mawc](https://www.anthem.com/mawc).

— Your Anthem team

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